

COVER TENNESSEE

An Update from the office of Governor Phil Bredesen

September 19, 2006

GOVERNOR'S PLAN FOR COMPREHENSIVE INSURANCE FOR CHILDREN SENT TO FEDERAL OFFICIALS FOR APPROVAL

The formal application for CoverKids, Governor Bredesen's plan to extend comprehensive health insurance to uninsured children, has been submitted to the federal Centers for Medicare and Medicaid Services (CMS) for approval. Once approved by CMS, Tennessee will be eligible to receive a \$3 federal match for every \$1 the state spends on health coverage for uninsured children. Tennessee has allocated \$63 million over 3 years to fund this program.

"CoverKids will fill a critical gap for uninsured children in Tennessee," said Governor Phil Bredesen. "Investing in the health of our children at an early age is one of the best investments we can make in our state's future. CoverKids will offer comprehensive coverage for our kids, which promises to keep them healthier for a lifetime."

CoverKids is one component within the suite of Cover Tennessee programs designed to offer affordable health insurance options for uninsured Tennesseans. Children under 19 years of age who are in families with incomes under 250% of the federal poverty level (about \$50,000 for a family of four) will be eligible to receive coverage under CoverKids. Additionally, pregnant women who otherwise meet eligibility requirements will be able to receive maternity coverage under CoverKids.

The benefits covered by CoverKids are based on the coverage provided to state employees. Unlike the state employee health plan, CoverKids will include preventive care, such as well-baby and well-child exams and age appropriate immunizations, with no co-payments.

"The Census Bureau estimates there are more than 127,000 children in Tennessee going without insurance," said Dave Goetz, Commissioner of Finance & Administration, who is leading the Cover Tennessee initiative. "We are deliberately sticking very close to the standards and benchmarks of the federal State Children's Health Insurance

Program, or SCHIP model, so CMS can approve this plan quickly, and we can get this up and running where it can help the kids who need it."

"We are right on schedule," said Dr. Andrea Willis, Director of CoverKids. "Our timeline for implementation is aggressive, but we are well on our way to bringing CoverKids to life. It is important that we get this plan operational as soon as possible. For many of these kids CoverKids may represent their first opportunity to develop a relationship with a primary care provider and get regular care."

Enrollment is expected to open in late October with coverage to begin in January, 2007.

More information on all Cover Tennessee programs is available at www.CoverTN.gov. Tennesseans can sign up to receive email updates as more information becomes available on the web site or by calling 1-866-COVERTN.

SMALL BUSINESSES CAN NOW PRE-QUALIFY TO OFFER COVERTN TO EMPLOYEES

Governor Bredesen's plan to offer health insurance options to small businesses in Tennessee marks another step in its evolution with the launch of a website designed to help interested businesses sign up for the program.

CoverTN is designed to be an affordable and portable policy that meets the day-to-day health care needs of working Tennesseans.

Recent census data tells us there are just over 700,000 uninsured adults in Tennessee. According to Department of Commerce and Insurance, the majority of Tennessee's uninsured work, and 53% of these working uninsured are employed at small businesses of 25 or fewer employees.

To sign up to receive updates on Cover Tennessee,
call 1-866-COVERTN or log onto www.CoverTN.gov

Cover Tennessee

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Sign Up for Update Information

To receive periodic updates about the development of Cover Tennessee programs, citizens can [sign up for the Cover Tennessee e-mail list](#), or call 1-866-CoverTN

Preliminary Qualification Form

Employer Information:
Company Name:
Company Address:
City: State: Zip:
TN Employer number from quarterly SUTA form:
FEIN:
Company Contact Person:
First Name:
Middle Initial:
Last Name:
Title of Contact Person:
Contact's Phone: () -
Contact's Fax: () -
Contact's Email:
Health Insurance
Is your Company located in Tennessee? ☐ Yes ☐ No
Do you have fewer than 25 full-time equivalent employees? ☐ Yes ☐ No
Do half of your employees earn below \$41,000.00 per year? ☐ Yes ☐ No
Have you offered health insurance in the last six months? ☐ Yes ☐ No
If so, did you pay less than 50% of the employee premium? ☐ Yes ☐ No

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Interested businesses can go to www.CoverTN.gov, provide contact information and answer a few questions, and find out if they pre-qualify to offer CoverTN.

In order to qualify, a business must:

- Have 25 or fewer employees
- Be located in Tennessee
- Have at least half of their employees earning under \$41,000
- Not have offered health insurance for at least 6 months, or if offered, paid less than 50% of the premiums for employees

Pre-qualified companies will be among the first to receive plan information once the insurance plans are selected and begin marketing and enrollment.

**To sign up for
updates on
Cover Tennessee
1-866-COVERTN
or go to
www.COVERTN.gov**